

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re U.S. Non-Provisional Application of

Applicant: Ifedayo UDIANI

Confirmation No.: 1464

Application No.: 10/673,754

Group Art Unit: 4124

Title: The Simplified Internet Payment,
Security, & Tax Administration Protocol
(SIPSTAP)

Examiner: Mary M. GREGG

A. F. Amendment
Do Not Enter

Mail Stop: Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

/M.G./

07/28/2009

AMENDMENT AND REPLY

Honorable Commissioner:

In response to the Final Office Action mailed April 30, 2009 and further to the telephonic interview Applicant conducted with Examiner Gregg on July 22, 2009, Applicant proposes that this application be amended as indicated in the following pages.

Applicant thanks the examiner for her comments extended during the interview and as discussed now submits this amendment. This response is timely and no extension of time fee is believed due.

Amendments to the Claims are made on pages 2-4 of this document.

Remarks begin on page 5.